

# HOW MUCH DO YOU KNOW ABOUT LONG-TERM CARE?

*(See reverse side for answers to questions)*

1. Most long term care is provided in a nursing home.
2. Long-term care is only for elderly people.
3. Medicare does not cover most long-term care costs.
4. The average stay in a nursing home is more than four years.
5. The average cost of a nursing home for one year is \$57,000.
6. People have to spend all or almost all of their assets to get Medicaid.
7. Medicare covers the nursing home expense for patients with Alzheimer's Disease.
8. The odds of needing home health care or nursing home care are greater than 50%.
9. More than 80% of extended chronic care is provided at home, in adult day care and assisted living facilities.



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## Long Term Care Answers

1. False. More than 80% of long-term care is provided by caretakers at home or in community-based facilities, such as adult day care or assisted living facilities.
2. False. People of any age can need long-term care. In fact, 40% of people receiving long-term care are between the ages of 18-64
3. True. Medicare covers only skilled care, which is short-term, recovery-type care. Long-term care is typically maintenance care, so Medicare does not cover those costs.
4. False. The average nursing home stay is 2.4 years, although nearly 14% of nursing home patients stay longer than five years.
5. True. The average cost is \$157 per day or more than \$57,000 per year, although costs in your immediate area may be higher or lower
6. True. Medicaid is a welfare program. To qualify for it in most states you cannot have more than approximately \$2,000 in assets, not counting the house and car for married people.
7. False. Medicare pays only for skilled care and Alzheimer's Disease typically calls for chronic maintenance care rather than skilled care.
8. True. You have a 50% chance for needing either nursing home or home care over the course of your lifetime.
9. True. More than 80% of long-term care is provided by caretakers at home or in community-based facilities, such as adult day are or assisted living facilities.